



Order Filed on March 28, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

Gavin N. Stewart, Esq.

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*Attorney for Toyota Motor Credit Corporation
as servicing agent for Toyota Lease Trust*

In re:

Ann W. Chan

aka Ann Wan Wah Chan

aka Ann Chan

Debtor.

Chapter: 13

Case No.: 23-20416-CMG

Hearing Date: March 20, 2024

Judge Christine M. Gravelle

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: March 28, 2024

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtor: Ann W. Chan
Case No.: 23-20416-CMG
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Toyota Motor Credit Corporation as servicing agent for Toyota Lease Trust (“Creditor”), whereas the post-petition arrearage amount was \$1,720.00 as of March 19, 2024, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2022 Toyota Camry; VIN: 4T1C11BK3NU068772** (“Property”) provided that the Debtor complies with the following:

- a. Beginning on or before **March 23, 2024** and continuing for six (6) consecutive months on or before the 23rd day of each subsequent month, the Debtor shall cure the post-petition arrearage, namely, \$1,720.00 by **making five (5) monthly payments in the amount of \$285.00 each and one (1) monthly payment in the amount of \$295.00** directly to Creditor; and
- b. The Debtor shall resume making the regular contractual monthly payments directly to the Creditor as each becomes due, **beginning with the March 23, 2024 payment** and continuing thereon per the terms of the underlying Contract.

2. All payments due hereunder shall be sent directly to the Creditor at the following address: **Toyota Motor Credit Corporation P.O. Box 9490, Cedar Rapids, Iowa 52409-9490.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Vehicle.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$199.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:



Daniel E. Straffi, Esq.
Straffi & Straffi, LLC
670 Commons Way
Toms River, NJ 08755
Counsel to Debtor

/s/Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Ann W. Chan
Debtor

Case No. 23-20416-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 28, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2024:

Recip ID	Recipient Name and Address
db	+ Ann W. Chan, 47 Lori Street, Monroe Township, NJ 08831-8644

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Angela Catherine Pattison	on behalf of Creditor Franklin Credit Management Corp. as servicer for Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit VI Trust Series 2012-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com
Daniel E. Straffi	on behalf of Debtor Ann W. Chan bkclient@strafilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Mar 28, 2024

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Total Noticed: 1

on behalf of Creditor CitiBank NA dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Melissa N. Licker

on behalf of Creditor Franklin Credit Management Corp. as servicer for Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit VI Trust Series 2012-1 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8